

# Army Echoes



*The Bulletin for Retired Soldiers & Families*

## CSA's call to Retired Soldiers

*Greetings Retired Soldiers,*

I am happy to be addressing you as the Chief of an Army that's the best in the world at what it does. This Army continues to build on a legacy of service which began in 1775 — a legacy you helped build. I thank you for the many years of service you've already given, service that did not end when you hung up your uniform.

"Once a Soldier, Always a Soldier" is more than a slogan. It's an expression of the unending commitment of Soldiers to the Army and of the Army to its Soldiers.

### Call to communicate

When I spoke at the Retiree Council's annual meeting in April, I briefed them on my seven initiatives (see box) and urged them, and all Retired Soldiers, to help with the Strategic Communication initiative (#7). On your behalf, they accepted this challenge.

I know that for Retired Soldiers to be part of the Strategic Communication team, the Army needs to do its part. The Army needs to bring the Army message to you, both through the pages of *Army Echoes* and through the Current News section of the Army Retirement Services homepage (<http://www.armyg1.army.mil/rso/docs/currentnews.pdf>).

Through this information, I am calling you to share the Army message with those around you. Retired Soldiers are uniquely qualified communicators. You have the credibility that comes from your years of service to the Army. In retirement, you have become valued members of your communities. Your bonds with both the Army and civilian community make you a critical Strategic Communication team member.

### Call to recruit

I also ask for your continued support as part of the Army's Recruiting Team. Through the Retiree Recruiting Referral Bonus program, you have brought more than four thousand potential Soldiers to the Army. Once again, your years of service and your connections to your communities increase your credibility in support of this essential mission. With almost 800,000 Retired Soldiers on our team, you are valuable recruiting partners.

We created your new Army Retired pin from the Army logo to emphasize your lifelong bond with the Army. Wear your pin proudly. It shows those around you that you're a Retired Soldier, that you're part of the Army. You will always be part of our Army.

We will remain "Army Strong"!

**George W. Casey, Jr.**  
General, United States Army  
Chief of Staff

## Chief's 7 initiatives

1. Accelerate growth and readiness improvements.
2. Enhance the quality of support to Soldiers, Civilians and Families.
3. Maintain continuity and momentum of modernization.
4. Complete Reserve Component transition to an Operational Force.
5. Accelerate change in leader development to grow leaders for tomorrow's strategic environment.
6. Adapt institutional policies, programs and procedures to support an expeditionary Army at war.
7. Build strategic communication capabilities to effectively communicate with internal and external audiences.

## What's inside

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## Highlights from headquarters

### *Greetings Retired Soldiers and Family Members,*

As you will note we have an important message from the Chief of Staff of the Army, GEN George W. Casey, Jr., highlighting this issue of *Echoes*. It is important for you all to know that this message from our top uniformed leader of the Army is part of a new campaign here at Army Retirement Services, and throughout the Army in general. One of the themes we have garnered from a wide variety of discussions from the retired community is that you tell us you want the top Army leaders to communicate with you — our distinguished alumni. We, in conjunction with HQDA, intend to do that by having key leaders “talk to you” via *Army Echoes*.

### **Telling our story**

Why is hearing from top Army leaders important? Because the Department of the Army is embarked on improving what we call “Strategic Communication” or in other words “telling the Army story”. Many of you have responded to our call to action to help spread the good word by replying “I am happy to do that but what are the Army messages or themes you at HQDA want me to promote”? Having our very top senior leaders communicate with you in *Echoes* will help send you those very thoughts and themes important to our Army in 2007 — and forward. So stay tuned; more information is coming!!

In this age of constant news, much of it bad, I recently observed firsthand something that caused me to feel a deep pride in America and what this nation stands for. I was visiting New York City with my wife and we decided to ride the Staten Island Ferry from Manhattan and back again. Always wanted to do that so we did. The ferry was full of people, and the ride was fun.

Sunny, clear, and a strong breeze to refresh us all on a hot day. On the return trip from Staten Island, we were on the left side of the ferry, with lots of people taking pictures of the NYC skyline. As we approached the Statue of Liberty people scrambled to get their family in line for a picture, to gather all of their loved ones for the “big shot of history”. People of all colors, backgrounds, and in many languages found a way to get themselves and the Statue of Liberty aligned in that personally important picture.

I was struck by the simple and powerful truth: despite the troubles we hear about everyday, and the pundits who preach doom and gloom, the common people on that ferry knew the real and enduring truth: the United States is THE land of liberty and freedom. Why else would people be doing all they can to come here from all over the world? What other nation on the face of the earth offers what we do in America? It is freedom; it is a chance to have a better life for themselves and their children; to worship as they please; to climb to a higher level. I was humbled by the simple truth their actions demonstrated—“the land of the free; the home of the brave”.

I firmly believe our Soldiers today know what those people on the ferry knew—this land and our way of life IS special—and the American dream is worth standing up for and defending!!

### **Bidding farewell**

Times change and so it is with much regret that Army Retirement Services bids farewell to Avis Allen, our Deputy Chief. Avis retired after 30 years of devoted service to Soldiers, Retired Soldiers, and Family members. Without question, her work has touched the lives of hundreds of thousands of us over all these many years. She began

her career at Carlisle Barracks, PA; and has been at HQDA for the past 14 years. She was the Survivor Benefit Plan Program Manager for the Army for just over eight years, and then became the Deputy Chief of Retirement Services because of Max Beilke's death on 9/11. Her contributions to this program, to installation RSOs, to the Army staff, to the DOD staff, and to me personally as my teacher, mentor, and friend cannot be overstated. She is without question our “Most Valuable Person”, and we, and the Army, owe her a great debt of gratitude for her selfless, devoted, and exceptional service. Avis Allen has physically departed but she will remain a legacy here and with all who have worked with her over her long and distinguished career.

We simply say, “God Bless You Avis Allen—YOU HAVE MADE A DIFFERENCE!!!”

*It remains my honor to serve you!*

**John W. Radke**  
**Chief, Army Retirement Services**

*Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about Echoes should be sent to Editor, Army Echoes, HQDA DAPE-HRP-RSO, Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil (NEW ADDRESS). Direct all other questions to your Retirement Services Officer (see pg. 9). See pg. 16 for how to change your address for Echoes.*  
*Editor/PAO: Laura C. Paul*  
*Chief, Army Retirement Services:*  
*John W. Radke*  
*Deputy Chief of Staff, G-1:*  
*LTG Michael D. Rochelle*  
*Co-chairmen, Chief of Staff, Army, Retiree Council: LTG(Ret.) Frederick E. Vollrath*  
*SMA(Ret.) Jack L. Tilley*

## Still Proud – Still Serving – Still Saluting

*Greetings Retired Soldiers,*

After about two years as one of the CSA Retiree Council co-chairs, the words “Still Proud – Still Serving – Still Saluting” sum up what I have observed about all Army Retirees.

**Still Proud** – Rightfully, each and every Army Retiree is proud of our years of service to our nation. Every one of us has made a difference through our dedication to duty and sacrifice. Our Families share that feeling of pride especially since they too have given their support and sacrificed, when necessary, for our Army. Whether or not you recognize it, many of your neighbors and friends are proud of you and your family for your service. They may not always say it directly to you, but they most certainly tell others about you and your service.

**Still Serving** – Many Army Retirees are still serving by volunteering their time and talents in support

of our currently serving Soldiers and their Families. This is great and, in many cases, this direct action is helping the Army meet its missions. Please keep it up.

While some of us cannot do volunteer work, we can still serve our Army. You still serve our great Army just by talking about your service to your neighbors and friends. You can still serve our Army by talking to young men and women about joining the Army. Just answering people’s questions about your Army and showing your pride is “still serving”.

Another great way to still serve your Army is to proudly wear the new Army Retired Pin every chance you get and proudly place the new Army Retired decal on your vehicle. Displaying the pin and decal helps create an awareness of America’s Army with citizens and creates opportunities to tell others about their Army.

**Still Saluting** – At several Army Retiree events, some retirees have saluted when “Old Glory” passed or when the National Anthem was played. Strange? There were also children saluting. Strange? Not really. Soldiers like you and me spent a large part of lives saluting, a clear sign of respect and pride. I’ve checked; there is no prohibition against saluting. Saluting vs. placing your hand over your heart is a matter of personal choice. Given that each of us is still proud and still serving, saluting seems a natural.

For me – I’m Still Proud, Still Serving, and, from now on, Still Saluting. Join in!

**Frederick E. Vollrath**  
**Lieutenant General**  
**U.S. Army, Retired**  
**Co-Chairman**  
**CSA Retiree Council**

## Support the recruiting mission, earn \$2,000

As you read on the front page, the Army Chief of Staff has called for Retired Soldiers’ continued support of the recruiting mission.

By referring someone with no prior military experience, Retired Soldiers can qualify for the Recruiting Referral Bonus, a program managed by the U.S. Army Recruiting Command (USAREC). This bonus started at \$1,000 in June 2006 and was increased to \$2,000 for those making eligible referrals on or after Nov. 13, 2006. Since the retiree program began, you have referred 4,532 potential Soldiers; 300 of them have shipped to training and 118 of you have received bonuses.

The bonus is **not** paid to those referring immediate family members, including spouses, children, parents, stepparents, and siblings.

The \$2,000 bonus is paid in two lump sums. The first half is paid when the Soldier begins Basic Training and the second half is paid

once the Soldier has graduated from One Station Unit Training or Advanced Individual Training.

Referrals must be made via the Army Referral System-Sergeant Major of the Army Recruiting Team (ARS-SMART) at <https://www.usarec.army.mil/smart/> or by calling 1-800-223-3735, ext. 6-0473. You must give the name of the person you’re referring before that person conducts an appointment with an Army or Army Reserve recruiter.

USAREC offers the following advice to ensure timely payment after a successful recruitment:

- Register for AR-SMART, making sure to include your Social Security number which is necessary for payment.
- Once you’ve registered, keep your information, especially your address and phone number, current so that USAREC can send forms

to you when necessary.

- You should receive Electronic Funds Transfer (EFT) paperwork when the person you referred enlists. Mail this back as soon as you receive it so that USAREC can process your payments.

To support you in this mission, we will post recruiting-related updates in the Current News section of our homepage <http://www.armyg1.army.mil/rso/docs/currentnews.pdf>. For example, USAREC has announced a \$20,000 “quick-ship” bonus for aspiring recruits with no prior military service who enlist for at least two years of active duty and report to basic training within 30 days of enlistment. **The program ends Sept. 30.**

And, so that those who don’t know you’re a Retired Soldier know where to go for information about the Army – wear your Retired Pin.

## RSOs train to serve you even better

More than 100 Retirement Services Officers (RSOs) and Transition Center (TC) personnel took part in a four-day training workshop in Alexandria, VA, to help them better serve retiring and Retired Soldiers and Families.

The workshop was conducted by the Army G-1's Retirement Service Office in conjunction with members of the Human Resources Command's Transition Center Program Office.

RSOs prepare retiring Soldiers and Families for retirement and continue to provide support for Retired Soldiers and Families. Every Soldier and Family member – retiring or retired – is served by an RSO. Even though you may be miles from the nearest major Army installation, you are still supported by an RSO. (See pg. 9 for a listing of RSOs by state.)

What do RSOs do for Retired Soldiers and Families? Every RSO hosts a Retiree Appreciation Day (RAD); some host two or more. Upcoming RADs are listed below. Plan to attend a RAD -- you'll get a lot out of it.

Every RSO coordinates the activities of an installation retiree council. These councils raise issues affecting retirees in their area to the installation chain of command or, in some cases, to the CSA Retiree Council. Even if you're not near an Army installation, you may find that there's a retiree council in your area.

Contact your RSO for more information about how you can get involved.

Those of you with access to the Internet will find that your RSO has a homepage within your installation Web site, full of information for retiring and Retired Soldiers and families in your area (for links, go to <http://www.armyg1.army.mil/rso/rso.asp>). Of course, even if you don't have a computer, you will still find that this local expert on retirement-related questions is still only a phone call away.

As the Army has downsized and organizations have changed, some RSOs have found themselves handling additional duties that have taken away from the time they can devote to RSO duties. In others instances, RSO positions have been contracted out. Of course, there are many hard-working RSOs in these varied organizations. However, Army Retirement Services and the Installation Management Command (IMCOM) realized that we could not guarantee "common levels of support" to retiring and Retired Soldiers and Families throughout the Army. We also could not support our hard-working RSOs in the manner they deserved. To remedy this situation, Army RSO and HQ IMCOM have worked together to create a standard job description and grade for all RSOs which is in the process of being implemented. This is a major step forward for our program and for you, the people we support.

## Plan to attend a Retiree Appreciation Day

Retiree Appreciation Days (RADs) are gatherings, held at major Army installations and other sites, to give Retired Soldiers and families up-to-date information. Many RADs include "county fairs" with representatives from numerous organizations. Some feature events such as a retiree dinner or golf tournament. The Exchange and Commissary often conduct retiree-related events. Since each RAD is different, you should contact the RAD host for details. See pg. 9 for the RSO listing and the list below for contact information for RADs not hosted by RSOs. Check <http://www.armyg1.army.mil/rso/Post/RADs.doc> for updates.

Sep 7	Ft McCoy, WI	Sep 29	Twin Cities, MN	Oct 26-27	Ft Hood, TX
Sep 7-8	Ft Leonard Wood, MO		(763) 566-2219	Oct 26-27	Ft Rucker, AL
Sep 8	Carlisle Barracks, PA	Sep 29	Selfridge, MI	Oct 27	Grafenwoehr, Germany
Sep 13-15	Ft Sill, OK		(586) 307-5580	Oct 27	Ft Leavenworth, KS
Sep 15	Ft Eustis, VA	Oct 3	Ft Detrick, MD	Oct 27	Ft Hamilton, NY
Sep 15	Ft Dix, NJ		(301) 619-3381	Oct 27	Rock Island, IL
Sep 15	Ft Belvoir, VA	Oct 5	Ft Myer, VA		(563) 322-4823
Sep 15	Lemoore NAS, CA	Oct 6	Seoul, Korea	Oct 27	McConnell AFB, KS
	(559) 998-4042	Oct 6	Schofield Barracks, HI		(316) 759-3500
Sep 15	Buffalo, NY	Oct 13	Ft Monmouth, NJ	Oct 27	San Diego, CA
	(716) 836-7259	Oct 18	Ft Monroe, VA		(619) 556-8987
Sep 22	Nellis AFB, NV	Oct 19	Ft Riley, KS		(note date change)
	(702) 652-8712	Oct 19-20	Oakdale, PA	Nov 2-3	Redstone Arsenal, AL
Sep 22	Camp Pendleton, CA		(724) 693-2477	Nov 3	Ft Sam Houston, TX
	(760) 725-3400	Oct 20	Heidelberg, Germany	Nov 3	Ft Gordon, GA
Sep 28-29	Ft Bragg, NC	Oct 20	Ft Polk, LA	Nov 10	Daegu, Korea
Sep 29	Ft Campbell, KY	Oct 20	Ft Carson, CO	Nov 13	Ft Huachuca, AZ
Sep 29	Ft Bliss, TX	Oct 25	Benelux, Belgium	Nov 17	Ft Ben Harrison, IN
Sep 29	Houston, TX (POC: Ft Sam Houston, TX)	Oct 26	Ft Meade, MD		(317) 773-2275
		Oct 26-27	Ft Knox, KY		

## **Army supports Soldiers, Families**

### **Chain teaching addresses stress, brain disorders**

**ARNEWS** -- The Army has launched a chain teaching program as part of a campaign to educate more than 1 million Active, Reserve and National Guard Soldiers worldwide about Post Traumatic Stress Disorder (PTSD) and Traumatic Brain Injuries (TBI).

In chain teaching, leaders train their immediate subordinates, who in turn train those they lead, and so on, until all Soldiers have been trained. This program also will help erase the perceived stigma that discourages Soldiers from seeking treatment for mental and behavioral health concerns.

All Soldiers in combat suffer stress, but most recover quickly. Those whose symptoms persist may have PTSD, suffering from persistent, frightening thoughts and flashbacks of the ordeal.

Mild TBI is an injury to the head due to any circumstance. Weapons such as improvised explosive devices, mines and other explosives and their cumulative blast effects may cause behavioral health symptoms such as sleep problems, memory problems, confusion and irritability. Many Soldiers experiencing these temporary symptoms may not know why they have them.

As Soldiers continue to deploy on multiple combat tours, PTSD and TBI will continue to be primary health care concerns for Army leadership. Recognition, diagnosis, treatment and prevention of PTSD and TBI are essential steps in caring for Soldiers and their Families.

"Combat is inherently brutal and difficult, and it impacts humans in different ways," said GEN George

Casey Jr., Army Chief of Staff. "We have made significant improvements in the identification and treatment of PTSD and mild TBI, but we must aggressively work research, prevention and treatment of these injuries and, most importantly, encourage Soldiers and their Families to seek treatment."

"We have more than 144,000 Soldiers in combat today," said Secretary of the Army Pete Geren. "And more than 750,000 have deployed to and from the combat zones in Central Command. Our Nation and our Army owe these Soldiers and their Families nothing less than our total support. The Army is committed to ensuring all returning Soldiers receive the behavioral health care they need and deserve. True to our ethos, we will never leave a fallen comrade."

## **Army leaders to Families: 'We hear you loud and clear'**

**ARNEWS** --The Army is improving Family support by authorizing and funding Family Readiness Support Assistants (FRSA) down to battalion level for all deploying units.

Secretary Geren ordered hiring 703 more FRSA's for Active-duty units, 181 for Army Reserve units, and 127 for Army National Guard units. Posted regionally at first, Reserve and Army Guard FRSA's will eventually cover each deploying battalion.

The Army Secretary and the CSA also directed that \$100 million be applied to Family readiness programs Armywide.

"In our travels around the Army, GEN Casey and I both hear the same things from our Family members: 'We handled that first deployment fine and, sure, the second deployment was a little tougher ... but this third deployment is very hard'," Mr. Geren said. "So the Chief and I want to immediately and directly impact in some positive way the cumulative effects

these multiple deployments are having on our Families."

"Another thing Families tell us is, 'Look, we don't need new programs, we need you to standardize and fund the programs we have'," GEN Casey said.

The Army's garrison commanders can now expand community services, as needed, including recreational, child and youth programs, and Army community services. Some examples include reduced fees and extended Child and Youth Services, expanded child care, and off-post child care for geographically dispersed Families. More than 50 programs supporting Army Families will be started or expanded.

Assigning FRSA's down to battalion level, will place them closer to the Families and communities they help. FRSA's link Army Family members with community-support agencies, such as Army Community Service and Chaplains. While job descriptions for most FRSA's

are similar, commanders can tailor the duties for their needs to best affect Family readiness. For instance, many FRSA's publish unit newsletters or start phone/E-mail trees so Families receive critical information in a timely manner. This support is important in Reserve and National Guard units, where the Soldier and Family population is dispersed over wide areas.

"This is not a quick fix; the Army is planning for the long-term," GEN Casey said. "These battalion-level Family Readiness Support Assistants are as important after a deployment as they are prior to a deployment, and funding existing programs will help mitigate some of the burdens created by the current deployment cycle. We will continue to look for more ways to help - we owe this to our Families, and these steps are just a 'down payment.' There is simply no longer any question that in an all-volunteer force, Family readiness equates to readiness of the force itself."

## CRSC Ambassadors spread the word

More than 250,000 Retired Soldiers may be eligible for Combat-Related Special Compensation (CRSC) according to Army program officials. However, less than half that number have applied. To encourage more Retired Soldiers to apply, the CRSC Ambassador program was created.

CRSC is a special payment enacted by Congress for certain military retirees who have at least 20 years of service and who have been rated at least 10% disabled by the Department of Veterans Affairs (VA) because of combat-related disabilities. Members retired because of a disability with less than 20 years of service are not eligible. Combat-related disabilities include disabilities that are the result of armed conflict, hazardous duty, training exercises, or mishaps involving military equipment.

CRSC replaces the pay lost when military retired pay is reduced by VA disability pay.

Hundreds of retirees have volunteered to assist others through the CRSC claims process. These dedicated individuals are performing outreach through the Army CRSC Ambassador Program.

The CRSC Ambassador Program began in June 2006 with an invitation to CRSC recipients to become CRSC Ambassadors. In the last year, the program has grown to more than 200 strong.

Almost 80% of CRSC Ambassadors are also recipients. They have been through the claims process and can answer questions and tell potential claimants what benefits are available. The other 20% are Family members and veterans advocates from many different organizations.

Why do people volunteer to be CRSC Ambassadors?

"I want people to be aware that CRSC is a program that has been earned and not a handout," stated retired SFC Jerome Goff, who recently joined the program.

While being a CRSC recipient is not a requirement, all CRSC Ambassadors must be willing to reach out to the local Retired Soldier community and to help others with the claims process. To become an Ambassador, go to <http://www.crsc.army.mil> or call 1-866-281-3254.

"We hold orientations for new Ambassadors and offer additional training via toll-free conference calls and program standardization quizzes. Our discussions are tailored to our Ambassadors and the issues they come across on a daily basis," said COL John Sackett, Chief of the Army's CRSC program. "Ambassadors are armed with outreach toolkits to reach eligible claimants about this important benefit."

CRSC Ambassadors have attended Retiree Appreciation Days around the country and have given talks to local military-related organizations. They are responsible for thousands of dollars being paid out to Retired Soldiers every month.

## Retired Army logo decals, clothes at AAFES

The Army Retired logo that Retired Soldiers are displaying proudly through your Army Retired pins and decals is now featured on t-shirts, ballcaps and window strips being sold through the Army and Air Force Exchange Service (AAFES). AAFES is also selling the Army Retired decal.

The decals and window strips are being sold in Exchange Stores and Military Clothing Sales Stores. The decals are sold in sets of two for \$3.95. The window strip is similar in shape to a bumper sticker with

the Army Retired Decal on either end and U.S. ARMY in the middle. It costs \$3.95.

The ballcap and t-shirt can be purchased not only at Exchange Stores, but also at the Exchange Online Store by logging on through the AAFES Web site <http://www.aafes.com>. You can also call 1-800-527-2345 to order these items.

Remember to use the item numbers when you order. The one-size-fits-most embroidered ballcap has the Army Retired logo on the

front and is available in black, navy and red for \$17.95 (Item Q735S). The unisex crewneck T-shirt has the embroidered Army Retired logo on the left side. It's available in a variety of colors and sizes for \$22.95 (Item Q735W).



**AAFES Still Serving Retiree Weekend --**

**Sep 28-30**

## Army reminder on explosives safety

The Army is reminding veterans and their families that keepsake or souvenir munitions are dangerous, regardless of how old they are or how often they have been handled previously without consequence. In a 2006 incident in California, two children were killed and several injured while playing with munitions that a neighbor had kept for more than 15 years.

The Army reminds you of the three Rs of explosive safety: Recognize — when you have encountered a munition; Retreat — do not touch, move or disturb the item and leave the area; Report — call 911 and tell the police what you saw and where you saw it.

If you know of anyone who has munitions kept as a war souvenir, even if many years old, tell them to

call 911 or local police who can retrieve and destroy the munitions safely. As Retired Soldiers with years of military experience, you are better qualified than most to recognize these dangerous items when you see them.

For more information on munitions and unexploded ordnance safety, go to <https://www.denix.osd.mil/uxosafety>.

## Armed Forces Home, Gulfport, rebuilding

The rebuilding project of the Armed Forces Retirement Home (AFRH), Gulfport, that suffered extensive damage from Hurricane Katrina in 2005, is underway.

The General Services Administration (GSA) has been appointed by Congress to take the lead in the demolition, design and construction of a new facility to replace the existing structure. \$240 million has been designated and transferred to GSA for this project.

Demolition of the damaged facility began in July and should be completed by January 2008. Proposals for the new campus were due to GSA by July 17. The contract is scheduled to be awarded September 21. The new facility

should be completed by May 2010.

Nearly half of the 560 residents living at the Gulfport AFRH at the time of the hurricane relocated to the sister campus in Washington, DC. Some have permanently settled into their new surroundings but most of the South Mississippi veterans are looking forward to returning to Gulfport when the home reopens in March 2010 and are already on a list for returning residents.

For those considering applying to AFRH, veterans are eligible to become residents if their active duty service was at least 50% enlisted, warrant officer or limited duty officer **and** they meet at least one of the following criteria:

- Retired military with 20 or more years of active duty service who are at least 60 years old, or
- Veterans unable to earn a livelihood due to a service-connected disability, or
- Veterans unable to earn a livelihood due to injuries, disease, or disability, and who served in a war theater or received hostile pay, or
- Female veterans who served prior to 1948.

For more information about the AFRH, go to <http://www.afrh.gov>, or call 1-800-422-9988. Renditions of the design of the new Gulfport facility as well as timelines for the project will be made available on the Web site as the project progresses.

## AKO update

First, Retired Soldiers who want to start an Army Knowledge Online (AKO) account will still need to provide your Pay Entry Basic Date to prove eligibility for this secure site (<https://www.us.army.mil>). The plan to change this requirement was cancelled.

The AKO Guest Sponsorship policy for Retired Soldiers has changed. The only people that Retired Soldiers can sponsor for AKO membership are those who can be verified as dependent Family members in DEERS, in other words, Family members with current military ID cards.

## Get the latest retirement news at your computer

As you know, rising costs and limited budgets mean we can print and mail *Echoes* only three times a year. Of course, stories continue to break between publication dates. You can get that news at your computer when you sign up for *e-Echoes* and Current News updates or when you visit the Current News section of our homepage at <http://www.armyg1.army.mil/rso/docs/currentnews.pdf>.

**Would you like to stop your paper copy and start getting your retirement news electronically?** You can sign up for *e-Echoes* by going to <http://www.armyg1.army.mil/rso/echoes.asp> and clicking on "Register Now." This will take you to a secure section of the site where you can sign up to stop your paper copy and start your electronic news.

The *e-Echoes* group is small (almost 23,000), but it's growing. Of course, every one of you who takes the electronic option saves the Army printing and mailing costs and may preserve a tree or two as well.

## SBP paid-up option update

ARLINGTON, VA – Participants in the Uniformed Services Survivor Benefit Plan (SBP) for retired military members have a milestone to mark on their calendars.

Effective Oct. 1, 2008, SBP participants who reach 70 years of age and have made 360 payments (30 years), will no longer have to pay premiums for continued SBP coverage and will be placed in "Paid-up SBP" status.

Paid-up SBP provisions were mandated by the National Defense Authorization Act (NDAA) for Fiscal Year 1999. The law also established a paid-up status, also beginning on Oct. 1, 2008, for participants in the Retired Serviceman's Family Protection Plan (RSFPP) once they reach 70 years of age.

No action is required of SBP participants to be placed in Paid-up SBP status. Once the eligibility criteria has been met, the Defense Finance and Accounting Service (DFAS) will automatically stop deducting premiums from qualifying military retired pay accounts.

The law does not allow for refunds of premiums paid before Oct. 1, 2008, even though a retiree may have reached 70 years of age and made 360 or more pre-

mium payments before that date.

DFAS is developing changes to the military retiree pay systems to monitor the number of SBP premiums paid and the age of the participant. The system updates are targeted for a May 2008 completion. At that time, SBP participants who will be eligible for Paid-up SBP status on Oct. 1, 2008, or will meet eligibility within a short time of the implementation date, will be notified by mail of their impending Paid-up status.

Those military retirees who become eligible for Paid-up SBP status after the initial group will be notified of their SBP status on their December 2008 annual Retiree Account Statements (RAS) that will note the number of premiums paid to date. Each RAS issued after December 2008, whether annually or as a result of a pay change, will include the Paid-up SBP premium "counter," based on DFAS records, to help retirees monitor their eligibility status.

More information on Paid-up SBP, including frequently asked questions and news updates, should be available at the DFAS Web site (<http://www.dfas.mil/retiredpay.html>) within the next several months.

### SBP statistics

*(Note: These DoD actuary figures are from Fiscal Year (FY) 2006.)*

Cost to Retirees		Benefits to Survivors	
Retirees making SBP Payments	FY Cost to Retirees	Survivors Receiving Annuities	FY Payments to Survivors
946,732	\$1,158,982,000	269,413	\$2,525,351,000
Cumulative SBP payments by retirees to govt. since 1973		Cumulative SBP payments to families since 1973	
\$23,761,876,000		\$32,797,343,000	

## DFAS adds new security to myPay

ARLINGTON, VA – A new security feature has been added to the myPay system to protect customers' data. As part of its ongoing commitment to strengthen password and account security to protect customers' data, DFAS has implemented the "virtual keyboard" to assist in protecting against malicious software such as spyware, trojans and keylogging.

Each time a user arrives at myPay (<https://mypay.dfas.mil>) to log on, the virtual keyboard will appear on the screen. The user will type in their LoginID and then "press" the keys on the screen by clicking on them with the mouse to enter their Personal Identification Number (PIN) instead of typing the actual keys. Once the PIN has been entered, the user can switch from virtual keyboard to regular keyboard. To enhance security, the keyboard layout changes or keys are displayed randomly every time the page is refreshed.

DFAS uses a variety of security features to protect myPay data and asks that customers do everything they can to protect data from being compromised or captured on home computers. Under frequently asked questions at myPay, customers can find more information on steps to secure their home computers.

To log on to myPay using the Virtual Keyboard:

1. Type LoginID under Account Access on the homepage.
2. Next, click on the numbers and letters (if using a restricted access PIN) of your PIN using the mouse and virtual keyboard on the screen. (Each number and/or letter will appear as an asterisk in the textbox above the virtual keyboard.) When finished, click the "GO" button.
3. Once in myPay, users will continue to navigate as usual.

## DIRECTORY

### Retirement Services Officers (RSOs)

For information on benefits, SBP, Retiree Appreciation Days, etc., contact the RSO for your area or go to: <http://www.armyg1.army.mil/retire> (Note: That's the number 1 after the g.).

### Stateside RSOs

*(states without Army installations list the RSO serving that area)*

**ALABAMA**  
 • Redstone Arsenal (256) 876-2022  
[rso@redstone.army.mil](mailto:rso@redstone.army.mil)  
 • Ft Rucker (334) 255-9124  
[ruck.retirees@conus.army.mil](mailto:ruck.retirees@conus.army.mil)  
**ALASKA**  
 Ft Richardson 1-800-478-7384 (AK only) (907) 384-3500  
[rso@richardson.army.mil](mailto:rso@richardson.army.mil)  
**ARIZONA**  
 Ft Huachuca (520) 533-5733  
[cheryl.schaffer@us.army.mil](mailto:cheryl.schaffer@us.army.mil)  
**ARKANSAS**  
 Ft Sill, OK  
**CALIFORNIA**  
 Ft McCoy, WI  
**COLORADO**  
 Ft Carson (719) 526-2840  
[retirement-services@carson.army.mil](mailto:retirement-services@carson.army.mil)  
**CONNECTICUT**  
 West Point, NY  
**DELAWARE**  
 Ft Meade, MD  
**D.C.**  
 Ft Myer, VA  
**FLORIDA**  
 • Central & West MacDill AFB (813) 828-0163  
[army.rso@macdill.af.mil](mailto:army.rso@macdill.af.mil)  
 • Rest of FL Ft Stewart, GA  
**GEORGIA**  
 • Ft Benning (706) 545-1805  
[benn.g1hrd.rso@benning.army.mil](mailto:benn.g1hrd.rso@benning.army.mil)  
 • Ft Gordon (706) 791-2654  
[rso@gordon.army.mil](mailto:rso@gordon.army.mil)  
 • Ft McPherson (404) 464-3219

[rso.mcpherson@forscom.army.mil](mailto:rso.mcpherson@forscom.army.mil)  
 • Ft Stewart (912) 767-5013  
[rso@stewart.army.mil](mailto:rso@stewart.army.mil)  
**HAWAII**  
 Schofield Barracks (808) 655-1514  
[rso@schofield.army.mil](mailto:rso@schofield.army.mil)  
**IDAHO**  
 Ft Carson, CO, or Ft Lewis, WA  
**ILLINOIS**  
 Ft L. Wood, MO; Ft McCoy, WI; Ft Knox, KY  
**INDIANA**  
 Ft Knox, KY  
**IOWA**  
 Ft McCoy, WI  
**KANSAS**  
 • Ft Leavenworth (913) 684-2425  
[Leav-RSO@conus.army.mil](mailto:Leav-RSO@conus.army.mil)  
 • Ft Riley (785) 239-3320  
[rso@riley.army.mil](mailto:rso@riley.army.mil)  
**KENTUCKY**  
 • Ft Campbell (270) 798-5280  
[camp.retire@conus.army.mil](mailto:camp.retire@conus.army.mil)  
 • Ft Knox (502) 624-1765  
[knoxrso@conus.army.mil](mailto:knoxrso@conus.army.mil)  
**LOUISIANA**  
 Ft Polk (337) 531-0363  
[rso@polk.army.mil](mailto:rso@polk.army.mil)  
**MAINE**  
 Ft Drum, NY  
**MARYLAND**  
 • Aberdeen Pr. Grd. (410) 306-2320  
[imnearpghr@apg.army.mil](mailto:imnearpghr@apg.army.mil)  
 • Ft Meade (301) 677-9603  
[mderso@conus.army.mil](mailto:mderso@conus.army.mil)

**MASSACHUSETTS**  
 West Point, NY  
**MICHIGAN**  
 • Ft McCoy, WI  
 • Lower MI-Selfridge ANGB (586) 307-5580 (or Ft McCoy)  
**MINNESOTA**  
 Ft McCoy, WI  
**MISSISSIPPI**  
 Ft Rucker, AL  
**MISSOURI**  
 Ft Leonard Wood (573) 596-0947  
[atztagtr@wood.army.mil](mailto:atztagtr@wood.army.mil)  
**MONTANA**  
 Ft Lewis, WA  
**NEBRASKA**  
 Ft Riley, KS  
**NEVADA**  
 Ft McCoy, WI  
**NEW HAMP.**  
 Ft Drum, NY  
**NEW JERSEY**  
 • Ft Dix (609) 562-2666  
[rso@dix.army.mil](mailto:rso@dix.army.mil)  
 • Ft Monmouth (732) 532-4673  
[jacqueline.moura@us.army.mil](mailto:jacqueline.moura@us.army.mil)  
**NEW MEXICO**  
 Ft Bliss, TX  
**NEW YORK**  
 • Ft Drum (315) 772-6434  
[rso@drum.army.mil](mailto:rso@drum.army.mil)  
 • Ft Hamilton (718) 630-4552  
[ham.rso@conus.army.mil](mailto:ham.rso@conus.army.mil)  
 • Watervliet-Tues/Wed (518) 266-5810  
[rso@wva.army.mil](mailto:rso@wva.army.mil)  
 • West Point (845) 938-4217  
[rso@usma.army.mil](mailto:rso@usma.army.mil)  
**NO. CAROLINA**  
 Ft Bragg (910) 396-5304  
[braggrso@conus.army.mil](mailto:braggrso@conus.army.mil)

**NO. DAKOTA**  
 Ft Riley, KS  
**OHIO**  
 Ft Knox, KY  
**OKLAHOMA**  
 Ft Sill (580) 442-2645  
[rso.sill@conus.army.mil](mailto:rso.sill@conus.army.mil)  
**OREGON**  
 Ft Lewis, WA  
**PENNSYLVANIA**  
 • Carlisle Barracks (717) 245-4501  
[rso@carlisle.army.mil](mailto:rso@carlisle.army.mil)  
 • Tobyhanna Army Depot (Tues/Wed/Thurs.) (570) 895-7834  
[nicole.carrescia@us.army.mil](mailto:nicole.carrescia@us.army.mil)  
**RHODE ISLAND**  
 West Point, NY  
**SO. CAROLINA**  
 Ft Jackson (803) 751-6715  
[rso@jackson.army.mil](mailto:rso@jackson.army.mil)  
**SO. DAKOTA**  
 Ft Riley, KS

**TENNESSEE**  
 Ft Campbell, KY  
**TEXAS**  
 • Ft Bliss (915) 568-5204  
[rso@bliss.army.mil](mailto:rso@bliss.army.mil)  
 • Ft Hood (254) 287-5210  
[fhretirementservices@hood.army.mil](mailto:fhretirementservices@hood.army.mil)  
 • Ft Sam Houston (210) 221-9004  
[rso@samhouston.army.mil](mailto:rso@samhouston.army.mil)  
**UTAH**  
 Ft Carson, CO  
**VERMONT**  
 Ft Drum, NY  
**VIRGINIA**  
 • Ft Belvoir (703) 805-3682  
[hazel.cooper@us.army.mil](mailto:hazel.cooper@us.army.mil)  
 • Ft Eustis (757) 878-3648  
[rso@eustis.army.mil](mailto:rso@eustis.army.mil)  
 • Ft Lee (804) 734-6973

[imarsoftlee@us.army.mil](mailto:imarsoftlee@us.army.mil)  
 • Ft Monroe (757) 788-2093  
[monr.fmretsvcoff@monroe.army.mil](mailto:monr.fmretsvcoff@monroe.army.mil)  
 • Ft Myer (703) 696-5948  
[rso@fmnc.army.mil](mailto:rso@fmnc.army.mil)  
**W. VIRGINIA**  
 Ft Knox, KY  
**WASHINGTON**  
 Ft Lewis (253) 966-5882  
[Lewis700PMCretirements@conus.army.mil](mailto:Lewis700PMCretirements@conus.army.mil)  
**WISCONSIN**  
 Ft McCoy 1-800-452-0923  
[bill.g.walters@us.army.mil](mailto:bill.g.walters@us.army.mil)  
**WYOMING**  
 Ft Carson, CO  
**PUERTO RICO**  
 Ft Buchanan (787) 707-3842  
[rso@buchanan.army.mil](mailto:rso@buchanan.army.mil)

### Overseas RSOs

**Germany**  
 06202-80-6080  
[usareur-rso@hq.1perscom.army.mil](mailto:usareur-rso@hq.1perscom.army.mil)  
**Ansbach**  
 0981-183-7736  
 USAGAnsbachRSO  
[@cmtymail.98asg.army.mil](mailto:@cmtymail.98asg.army.mil)  
**Bamberg**  
 0951-300-7522  
 RSOBamberg@  
[cmtymail.98asg.army.mil](mailto:cmtymail.98asg.army.mil)  
**Baumholder**  
 06783-6-6080  
 RSOBaumholder@  
[1eur.army.mil](mailto:1eur.army.mil)  
**Darmstadt**  
 06151-69-7410  
 RSODA@  
[eur.army.mil](mailto:eur.army.mil)  
**Giessen**  
 0641-402-1770  
 RSOGiessen@  
[eur.army.mil](mailto:eur.army.mil)  
**Grafenwoehr**  
 09641-83-8539  
[imae-graf.rso@graf.eur.army.mil](mailto:imae-graf.rso@graf.eur.army.mil)

**Heidelberg**  
 06221-57-3347  
 RSOHD@  
[eur.army.mil](mailto:eur.army.mil)  
**Hessen**  
 06181-180-1770  
 RSOHessen@  
[1eur.army.mil](mailto:1eur.army.mil)  
**Kaiserslautern**  
 0631-411-7333  
 RSOKL@  
[eur.army.mil](mailto:eur.army.mil)  
**Mannheim**  
 0621-730-2802  
 RSOMA@  
[eur.army.mil](mailto:eur.army.mil)  
**Schweinfurt**  
 09721-96-1770  
 RSO.Schweinfurt@  
[cmtymail.98asg.army.mil](mailto:cmtymail.98asg.army.mil)  
**Stuttgart**  
 07031-152924  
 RSOStuttgart@usag.  
[stuttgart.army.mil](mailto:stuttgart.army.mil)  
**Wiesbaden**  
 0611-705-7068  
 RSOWiesbaden@  
[eur.army.mil](mailto:eur.army.mil)

**Belgium**  
 0032-65-32-4575  
 RSOSHAPE@  
[benelux.army.mil](mailto:benelux.army.mil)  
**England**  
 see Kaiserslautern  
**Italy/So. Europe/Africa/Mid-East**  
**Vicenza**  
 0444-51-7752  
 RSOVicenza@  
[eur.army.mil](mailto:eur.army.mil)  
**Netherlands**  
 0031-46-443-7320  
 RSOSchinnen@  
[eur.army.mil](mailto:eur.army.mil)  
**Japan**  
 046-407-3940  
[rso@zama.army.mil](mailto:rso@zama.army.mil)  
**Okinawa**  
 06117-44-4186  
[rso@okinawa.army.mil](mailto:rso@okinawa.army.mil)  
**Korea**  
 031-690-3872  
 RSO@korea.army.mil

## DIRECTORY

Army Retirement Services: <http://www.armyg1.army.mil/retire>  
 Army Echoes online: <http://www.armyg1.army.mil/rso/echoes.asp>

Address Change: See boxes on pg. 16. **DON'T send to Echoes.**  
 Armed Forces Retirement Home: (Washington) 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400;  
<http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: <http://www.acap.army.mil>

Army Emergency Relief: 1-866-878-6378; (703) 428-0000;

<http://www.aerhq.org>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Combat-Related Special Compensation: 1-866-281-3254;

<http://www.crsc.army.mil>;

Concurrent Retirement & Disability Payment: 1-800-321-1080, <http://www.dod.mil/dfas/retiredpay/concurrentretirementanddisabilitypay.html>

**Death -- Report a Retiree's Death:** Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 collect.

<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>

Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>

DEERS: 1-800-538-9552; (831) 583-2500

**ID card records update in case of death or divorce:** Contact nearest ID card facility.

Defense Commissary Agency: <http://www.commissaries.com>

Dental Plan: 1-888-838-8737; <http://www.TRDP.org>

Gulf War Homepage: <http://www.gulfink.osd.mil>

Health Beneficiary Counseling Assistance Coordinator:

<http://www.tricare.mil/bcacdcao>, or contact nearest military medical facility.

Records -- Replace DD Form 214, awards: <http://vetrecs.archives.gov>

(if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100

(if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

### Pay/SBP Inquiries <http://www.dfas.mil>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130 1-800-321-1080; (216) 522-5955

(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955

Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online account access: <https://mypay.dfas.mil>

**Social Security** <http://www.ssa.gov>; 1-800-772-1213. (If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)

**Medicare** <http://www.medicare.gov>; 1-800-633-4227

**Reserve** <https://www.hrc.army.mil/site/reserve> (requires Army Knowledge Online login)

**Reserve Benefits:** 1-800-318-5298; (314) 592-0553

**Application for Reserve Retired Pay:** (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St. Louis, MO 63132-5200

**Retiree Mobilization:** Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St. Louis, MO 63132-5200; (314) 592-0000, ext. 3030

**VA** <http://www.va.gov>

**Regional Offices:** 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); **TDD** (Telecomm. Device for Deaf) 1-800-829-4833

**Insurance:** VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

**Grave Information:** 1-800-697-6947

**GI Bill:** 1-888-442-4551

### TRICARE Information <http://www.tricare.mil>

**TRICARE North:** 1-877-TRICARE; <https://www.hnfs.net/bene/home>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

**TRICARE South:** 1-800-444-5445; <http://www.humana-military.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

**TRICARE West:** 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

**TRICARE Overseas:** 1-888-777-8343; <http://www.tricare.mil/overseas/index.cfm>

**TRICARE for Life:** 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.mil/tfl/default.cfm>

**TRICARE Mail Order Pharmacy:** 1-866-363-8667; <http://www.tricare.mil/pharmacy/tmop.cfm>

**TRICARE Retail Pharmacy:** 1-866-363-8779; <http://www.express-scripts.com>

Email: [tricare\\_help@otsg.amedd.army.mil](mailto:tricare_help@otsg.amedd.army.mil)

### Recreation Centers <http://www.armymwr.com>

**Hale Koa Hotel, Hawaii:** (808) 955-9424, 1-800-367-6027; FAX 1-800-425-3329 [http://halekoa.com/index\\_secure.htm](http://halekoa.com/index_secure.htm)

**Eidelweiss Resort, Bavaria:** 011-49-8821-9440; FAX 011-49-8821-944-4135 <http://www.edelweisslodgeandresort.com>

**Shades of Green, FL:** (888) 593-2242; (407) 824-3665 <http://www.shadesofgreen.org/reservations.htm>

**Dragon Hill, Korea:** 011-822-790-0016; FAX 011-822-790-1576; [reservations@dhl.korea.army.mil](mailto:reservations@dhl.korea.army.mil)

### Sister Service Retiree Publications

**Air Force Afterburner:** <http://ask.afpc.randolph.af.mil>, select "Retirees", then select "Afterburner"

**Coast Guard Evening Colors:** <http://www.uscg.mil/hq/psc/eveningcolors>

**Marine Corps Semper Fi:** <https://www.manpower.usmc.mil>, select "Veteran Marine", then select "Semper Fidelis"

**Navy Shift Colors:** <http://www.npc.navy.mil/ReferenceLibrary/Publications>

## AER offers college aid for dependent children

Army Emergency Relief (AER) offers financial aid for full-time post-secondary study for dependent children of Retired Soldiers. Scholarships are awarded based on financial need, academic and leadership achievement. To ensure your child will be considered **mail the application and all requested documents by Mar. 1, 2008.**

In the 2007-2008 Academic Year (AY), 2,780 students with complete applications were awarded scholarships, **while 1,466 with incomplete applications did not receive scholarships.** Aid ranges from \$1,000 to \$2,500 for financial need, plus various amounts for academics and leadership.

AER administers the **MG James Ursano Scholarship Fund** for full-time students at an undergraduate, technical or vocational institution accredited by the Department of Education or for first-year expenses of service academy cadets. Students can be starting or continuing undergraduate or vocational studies for the 08-09 AY, August through June only. Funds may be used for classroom or online classes, tuition, books, fees, or room and board at the school accepting the

funds. Students must reapply each year and carry a grade point average of at least 2.0 on a 4.0 scale.

A student applying for the 2008-2009 AY may not reach age 23 before May 1, 2009. The applicant must be an unmarried dependent child of an active duty or retired Soldier or a Soldier who died in either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS). You can verify the student's DEERS status at 1-800-538-9552.

Applications for the 2008-2009 AY scholarships, will be available from Nov. 1, 2007 -- Feb. 21, 2008 by writing to: HQ, Army Emergency Relief; MG James Ursano Scholarship Fund; 200 Stovall St.; Alexandria, VA 22332-0600. The application will also be at <http://www.aerhq.org> from Nov. 1, 2007 -- Mar. 1, 2008.

Mailed applications and/or supporting documentation must be postmarked no later than **Mar. 1, 2008.** Other deadlines are in the instructions. Applications and supporting documentation are not accepted by FAX or e-mail. Letters mailed in June 2008 will notify on-time applicants about scholarship awards.

## Retired Soldiers' spouses can get education aid

AER's Stateside Spouse Education Assistance Program is available to spouses of Retired Soldiers and surviving spouses of Retired Soldiers who died while residing in the U.S. All spouses must be registered in DEERS which can be verified at 1-800-538-9552. **This program does not apply to second undergraduate or graduate degrees.**

Those who receive free tuition through their jobs may not receive AER tuition assistance. They may apply for assistance for fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students which aren't covered by other funding.

Stateside financial assistance is awarded based on financial need as shown by income, assets, family size, special financial obligations and circumstances.

Scholarships are awarded annually for up to four academic years of full-time undergraduate study. Students must reapply each year. Funds may be used for classroom or online classes, tuition, fees, supplies and books (no duplicates) and will be paid by AER to the college or university. Students must maintain a grade point average of at least 2.0 on a 4.0 scale.

Applications for the 2008-2009 AY will be available at <http://www.aerhq.org> from Nov. 1, 2007 -- Mar. 1, 2008 or by writing to: HQ, Army Emergency Relief; Stateside Spouse Education Assistance Program; 200 Stovall St.; Alexandria, VA 22332-0600. Students can apply online and mail the supporting documents or print the instructions and application. Material mailed to AER must meet the deadline on the instructions.

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## TRICARE Prime travel reimbursement

**FALLS CHURCH, VA** — TRICARE Prime beneficiaries referred by their primary care manager for specialty services more than 100 miles from their provider's location may be eligible to have their reasonable travel expenses reimbursed by TRICARE.

Beneficiaries must have a valid referral and travel orders before traveling, and file a travel claim upon their return. This can be requested at the military treatment facility (MTF) or from the TRICARE Regional Offices (TRO) if the doctor is a TRICARE network provider. Beneficiaries will be briefed on process at the MTF or from the TRO point of contact.

Reasonable travel expenses are the costs incurred by the beneficiary when traveling to their specialty provider. Costs include meals, gas, tolls, parking, and tickets for public transportation (e.g., airplane, train, bus). Beneficiaries must submit receipts for expenses above \$75. The MTF or TRO will provide the beneficiary with instructions on how and where to submit the travel entitlement claim. Government rates are used to estimate the reasonable cost. Beneficiaries are expected to use the least costly mode of transportation. Costs of lodging and meals may be reimbursed up to the government per diem rate.

# What could Task Force on Future of Military Health Care mean to you?

If you're a "working age" military retiree (that is, not yet Medicare-eligible, usually not yet age 65), you and your spouse **could** be facing increased costs for TRICARE enrollment and copayments. Two of the chief factors determining if this will happen are the DoD Task Force on the Future of Military Health Care and Congress. A recent U.S. Government Accountability Office (GAO) report also addressed this issue.

## DoD Task Force Interim Report

The DoD Task Force on the Future of Military Health Care issued an interim report May 31, with a final report to follow in December. The interim report recommended phasing in costs shares increases over three to five years for under-65 beneficiaries with an annual indexing of their premiums and deductibles. The task force brought up the possibility of tailoring fees to circumstances such as retired grade, but said that further study would be done before making specific recommendations in the final report.

The report also recommended an independent audit to determine if the law stating the TRICARE is second-payer after private health insurance is being followed.

The report recommended changing prescription copayments to provide greater incentives for all beneficiaries to fill prescriptions through Military Treatment Facilities (MTFs) or the TRICARE Mail Order Pharmacy (TMOP) rather than the TRICARE Retail Pharmacy Network (TRRX).

The Task Force was created as a result of the National Defense Authorization Act for Fiscal Year

2007. Its mission was to assess and recommend changes that would help sustain the military health care services provided to members of the Armed Forces, their families and military retirees. The Task Force will issue its final report in December, adding more concrete details to its recommendations. Information on the task force and future meetings can be found on their Web site at <http://www.dodfuturehealthcare.net>.

## Congress

In the meantime, the House version of the 2008 National Defense Authorization Bill (HR 1585) recommends delaying any increases in fees until after Dec. 31, 2008. The topic is not addressed in the Senate version of the bill. Either version could prevail when House and Senate join in Conference Committee to craft the final Defense Authorization Bill. As we go to press, the Senate has not completed its version.

## GAO

At the same time, GAO issued a report in response to NDAA07, evaluating the TRICARE cost-sharing proposals made in the 2006 Sustain the Benefit plan. GAO concluded that while the proposals would achieve significant savings, those savings would not be as great as those anticipated by TRICARE.

We will report any updates in the Jan-Apr 2008 *Echoes* and in our Current News site <http://www.armyg1.army.mil/rso/docs/currentnews.pdf>.

# New TRICARE Web site designed for you

Beneficiaries don't have to worry about sorting through tons of online information for online answers to their TRICARE questions. The redesigned My Benefit portal at <http://www.tricare.mil> offers the same information with a more user-friendly layout and an updated look, while providing current TRICARE benefit information in seconds.

The My Benefit portal's simplified navigation system makes using the site easier. A key feature of the redesign is that users will now receive personalized information about their health care benefits by answering a few simple questions

about their location, beneficiary status and current TRICARE plan.

The site includes several new features. Beneficiaries are able to search the 'Is It Covered?' section to find out what benefits TRICARE covers. The Plan Wizard eliminates the guesswork for new beneficiaries who may not be sure which TRICARE plan they are enrolled in and offers a list of plans for which they may be eligible.

Additionally, the site allows users to download multiple sections of content from anywhere on the site to create a personal benefits e-book. The new site also has a

glossary and a consolidated forms section, as well as a benefit updates section.

An online tutorial is available at <http://www.tricare.mil/overview>.

TRICARE completed the two-year project with beneficiary participation and feedback guiding the design. Results of an online survey revealed that visitors to the original [www.tricare.mil](http://www.tricare.mil) site were overwhelmed by the amount of content and complexity of the TRICARE benefit. Users expressed frustration with surfing through the numerous benefit options and content redundancies.

## You can skip copay during TRICARE OTC test

A two-year test authorized by the 2007 National Defense Authorization Act allows TRICARE beneficiaries to substitute over-the-counter (OTC) versions of certain prescription drugs without a copayment. For now, the test includes the TRICARE Mail Order Pharmacy (TMOP) only. No date has been set for planned expansion to retail network pharmacies.

The drugs included in this test initially are among the most widely prescribed — those treating gastrointestinal disorders. Known as “proton pump inhibitors,” this class of medications includes the prescription drugs Nexium, Prevacid, Aciphex, Protonix, Zegerid and Prilosec. Under the test, beneficia-

ries receiving a prescription proton pump inhibitor are eligible to receive Prilosec OTC, the only drug of this group available over the counter. The DoD Pharmacy and Therapeutic Committee found there is no significant clinical difference between Prilosec OTC and its prescription-only counterparts. OTCs are generally less expensive — sometimes costing a fraction of the prescription's cost.

Once the OTC test works its way to retail pharmacies, beneficiaries should not expect to walk into any drug store and get OTC products for free at the register, caution TRICARE officials. Beneficiaries will still have to get a prescription from their doctor for the OTC drugs.

Beneficiaries already taking the selected prescription proton pump inhibitors through the mail order pharmacy will get a letter telling them about the new program whenever they order medications that qualify them to participate in the OTC test project.

TRICARE encourages beneficiaries who haven't used the mail order pharmacy in the past, but are taking medications included in the test, to get information on how to sign up at <http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>.

Medication classes under consideration for future testing include topical anti-fungals and non-sedating antihistamines.

## 10 medications taken off formulary

TRICARE has reviewed 84 medications in four categories and designated 10 as nonformulary (or third tier), no longer part of the TRICARE Uniform Formulary, effective Aug. 1, 2007. That means that these medications are no longer available at military treatment facility (MTF) pharmacies, unless an MTF provider establishes medical necessity and writes the prescription. They will be available through TMOP and TRRX for \$22. Beneficiaries taking these medications may ask their health care providers if they would be able to switch to a first or second tier alternative medication which costs less and is available at MTFs.

The drugs affected are Sonata, Rozerem, Ambien CR, Ultram ER, Travatan and Travatan Z, Istalol, Betamol, Azopt and Emsam. A complete list of medications, their formulary status and where they are available is at <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>.

## Switching to TMOP just got easier

Registering for TMOP is easier thanks to a new program, which started Aug. 29th. First, you now have the option of registering by phone or online. You'll be able to call the Member Choice Center (MCC) at 1-877-363-1433 where customer service representative will help you with registration. If you do choose the online option, you can still get information and register at <http://www.tricare.mil/pharmacy/tmop.cfm>.

The new program will also make it easier to switch from TRRX to TMOP. Whether you register by

phone or online, your TRRX prescriptions will be switched to TMOP automatically at your request. You won't have to fill out forms to re-register prescriptions that you have already obtained through TRRX.

Why switch to TMOP? You'll save money. A 90-day supply of a drug through TMOP costs the same as a 30-day supply of the same drug through TRRX. You'll save time. With TMOP, your prescriptions come to you; with TRRX, you go to the drug store and wait in line to get your prescriptions.

TRICARE Pharmacy Copayments In the U.S. (Including Puerto Rico, Guam, Virgin Islands, American Samoa, the Northern Mariana Islands)			
Place of Service	Formulary		Non-formulary* (Tier 3)
	Generic (Tier 1)	Brand Name (Tier 2)	
MTF pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable**
TMOP (up to a 90-day supply)	\$3	\$9	\$22***
TRRX (up to a 30-day supply)	\$3	\$9	\$22***

## VA clinics extend hours

WASHINGTON — To provide more health care for more veterans, especially mental health services, the 153 medical centers of the Department of Veterans Affairs (VA) will stay open longer. Extended hours are based on the needs of area veterans and families and could include one evening a week or weekend hours.

Although the extra hours apply to many hospital-based programs, VA officials said the extra hours will ensure VA's more than 9,000 mental health professionals are available when veterans need them.

VA operates the largest integrated health care system in the

country and the nation's largest mental health program. About 5.5 million veterans are expected to seek health care from VA's nationwide system this year, accounting for about 800,000 hospitalizations and 60 million outpatient visits.

In recent months, the VA has announced a number of initiatives to improve mental health care for returning combat veterans, including the hiring of suicide prevention coordinators for each medical center, 100 new adjustment counselors for VA's 207 Vet Centers, and 100 new medical center employees to serve as advocates for the severely wounded.

## VA opening 38 new clinics

To bring health care closer to where veterans live, the VA has proposed plans to open 38 new community-based clinics in 22 states.

With 153 hospitals and about 700 community-based clinics, the VA operates the largest integrated health care system in the country. The VA's health care budget of more than \$34 billion this year will provide health care to about 5.5 million people during nearly 800,000 hospitalizations and 60 million outpatient visits.

"Community-based medicine is better medicine," said Dr. Michael Kussman, VA's Acting Under Secretary for Health. "It makes preventative care easier for patients, helps doctors have closer relationships with their patients and permits easier follow-ups for people with chronic problems."

The new facilities, called community-based outpatient clinics, or CBOCs, will become operational by October 2008. Local VA officials will keep communities and their veterans informed of milestones in the creation of the new CBOCs.

A list of the new community clinics follows:

**Alabama** — Childersburg  
**Arkansas** — Pine Bluff  
**Florida** — Jackson and Putnam  
**Georgia** — Camden and Stockbridge  
**Idaho** — North Idaho  
**Indiana** — Elkhart County and Knox  
**Iowa** — Carroll, Cedar Rapids, Marshalltown and Shenandoah  
**Kansas** — Hutchison  
**Kentucky** — Berea, Daviess and Grayson County  
**Maryland** — Andrews Air Force Base and Ft. Detrick  
**Michigan** — Alpena County and Clare County  
**Missouri** — Branson and Jefferson City  
**Montana** — Cut Bank and Lewistown  
**Nebraska** — Bellevue  
**South Carolina** — Aiken and Spartanburg  
**South Dakota** — Wagner and Watertown  
**Ohio** — Hamilton and Parma  
**Tennessee** — Hawkins and Madison  
**Utah** — Western Salt Lake Valley  
**Virginia** — Charlottesville  
**Washington** — Northwest  
**West Virginia** — Monongalia

## VA opens suicide crisis hotline

To ensure veterans with mental health crises have immediate access to trained coordinators, the VA is establishing a 24-hour, national suicide prevention hotline.

The hotline, scheduled to begin operations by Aug. 31, 2007, is based at the Canandaigua VA Medical Center in New York. This facility is focused on suicide prevention, mental health education and research. Staffed by mental health professionals, the hotline will operate 24/7.

In addition to staffing the hotline, the suicide prevention coordinators train clinicians and non-clinicians on suicide warning signs, guide veterans into care, and work within facilities to identify veterans at risk for suicide.

The VA has announced plans to provide suicide prevention coordinators at each of its 153 medical centers, joining more than 9,000 mental health professionals. Mental health services are provided at every VA medical center as well as at more than 900 outpatient clinics.

## 1st Iowa state cemetery

The VA has awarded a \$7.6 million grant to establish the first state veterans cemetery in Iowa, near Des Moines. Nearly 70,000 veterans live in its service area. This fall, construction is scheduled to begin of nearly 10,000 gravesites, 750 in-ground cremation sites, and 768 columbarium niches. Interments should begin in the fall 2008. The VA's Keokuk National Cemetery in southeast Iowa has space available. For information on VA burial benefits, go to <http://www.cem.va.gov> or call 1-800-827-1000. For information on Iowa's state cemetery, go to <http://www.iowava.org/vetcemetery/> or call (515) 242-5331.

## Retired Pin update

The mailing of the Army Retired pin packets is complete. These packets were sent to every Retired Soldier receiving or eligible to receive retired pay and every "gray area" Reserve Retired Soldier not yet 60 and not yet eligible to receive retired pay as of January 2007. Soldiers retired after January 2007 should have received their pins from their Retirement Services Officer. Addresses for the mailing came from the DFAS Retired Pay Center in Cleveland and Human Resources Command --St. Louis.

If you did not receive a packet, please write to:  
Army Retirement Services  
ATTN: DAPE-HRP-RSO (Retired Pins)  
200 Stovall St.  
Alexandria, VA 22332-0470

## Edelweiss Resort offers two specials for retirees

The Edelweiss Lodge and Resort Armed Forces Recreation Center (AFRC) in the Bavarian Alps is offering two special packages to retirees and their guests. The first European Escape package will run from Nov. 26 - Dec 6, 2007; the second will run from Dec. 6 - Dec. 16, 2006. The packages include airport transportation, a welcome reception, 10 nights stay with breakfast, special European Escapes tours and a farewell dinner and gift. The cost is \$1,800 single occupancy; \$2,300 double occupancy. Retirees may sponsor a maximum of three rooms. AFRC officials caution that these packages sell out quickly. For more information, go to <http://www.edelweisslodgeandresort.com> or call (011-49) 8821-9440 from USA, (49) 8821-9440 from Europe, or

08821-9440 from Germany. They add that they offer retiree packages year round and invite retirees to sign up for their e-mail newsletter through their homepage.

## How to make sure you get your pay/ tax statement

If you're reading your own paper copy (vs. e-mailed or online) of *Army Echoes*, you know your correspondence address is current with DFAS. Their address database is used to mail *Echoes*.

If you plan on moving between now and January, you need to make sure that you update your address with DFAS-CL if you want to receive a paper copy of your pay or annuity and tax statements. Of course, you can access these statements online through myPay (<https://myPay.dfas.mil>). However, if you use myPay but still want to receive these statements through the mail, you need to notify DFAS, using myPay, that you want these statements mailed to you.

## COLA update

As we go to press, it is anticipated that the cost-of-living adjustment to retired and annuitant pay is estimated to be 2.4%. The COLA is determined by the change in the Consumer Price Index from the third quarter of last year to the third quarter of this year. Since the third quarter ends Sep. 30, the COLA will be determined shortly after that. We update this information in the Current News section of our homepage <http://www.armyg1.army.mil/rso/docs/currentnews.pdf>

## Not updating retired pay records can cost benefits

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child. We hear from surviving spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the Soldier had named at retirement.

We hear from former spouses who lost SBP benefits because

neither the former spouse nor the retiree notified DFAS within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the decree.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

**Clip this article to your files as a reminder to keep your retired pay records current when your status changes.**

**Election Day is Nov. 6 -- remember to VOTE!!!**

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## How to change your address

*Army Echoes* is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** — DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** — the Army Human Resources Command (HRC) — St. Louis.

You **MUST** use the contact information provided in the boxes below to make address changes.

If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change request.

**Mobilization:** For mobilization purposes, ALL retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC-St. Louis using the contact info below.

**Note:** The *Army Echoes* Editor cannot make address changes!

## Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.

**Remember:** You are responsible for updating your retired pay file information at DFAS-CL, using the KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

**If in receipt of or entitled to retired pay,** mail to:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
PO Box 7130  
London, KY 40742-7130  
Phone: 1-800-321-1080 or  
(216) 522-5955; FAX: 1-800-469-6559  
(put SSN on all pages)

**If in receipt of or entitled to SBP/RSFPP annuity,** mail to:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
PO Box 7131  
London, KY 40742-7131  
Phone: 1-800-321-1080 or  
(216) 522-5955; FAX: 1-800-982-8459  
(put SSN on all pages)

**If a retired reservist not yet 60,** mail to:

U.S. Army Human Resources Command - St. Louis  
ATTN: AHRC-PSP-A  
1 Reserve Way  
St. Louis, MO 63132-5200  
Phone: 1-800-325-2660 or  
(314) 592-0554; FAX: (314) 592-0582 (ATTN: TLM9V49)  
(put SSN on all pages)